

# Dependent and Adult Children Eligibility Guidelines

## Eligible Dependents

Eligible dependents may be enrolled in your health, dental, and vision plans. Dependents include your spouse and any of your unmarried children until the day before they turn 19. In addition to being unmarried, children must meet the following conditions to be considered eligible:

- Your child by birth, legal adoption or legal guardianship.
- In the case of legal adoption, a child is eligible for coverage as of the date of placement. Placement occurs when you become legally obligated for the total or partial support of the child in anticipation.
- Step-child(ren) are eligible for health coverage. To receive dental and vision coverage, a step-child must live with the employee at least 50% of the time and the employee must provide at least 50% of the child's support.
- Foster child(ren) placed in your home by a State agency or the court.
- Your child(ren) from the age of 19 until the age of 25 who are enrolled in an accredited educational institution and for whom you provide at least 50% of their support. If such an enrolled dependent takes a leave of absence from studies due to a medical necessity, as certified by a physician, coverage will not be discontinued during the first year of the absence, unless the dependent turns 25.

Eligible dependents are unmarried children between the ages of 14 days and 23 years for whom you provide at least 50% of their support. These dependents are not required to be enrolled in school. Your spouse is also eligible if he or she is not a State employee or State retiree.

## Dependent Life Insurance

## Eligible Adult Children (Health Only)

Under recent changes to federal law, eligible children up to age 26 may be enrolled in your health coverage, regardless of marital or student status or dependency upon you for support. Coverage does not extend to dental or vision plans or to his or her spouse or children. To be eligible for health coverage, your adult child must not have access to other employer-provided health insurance and must meet one of the following criteria:

- Your child(ren) by birth, legal adoption, or legal guardianship.
- Step-child(ren).
- Foster child(ren) placed in your home by a State agency or the court.

Note: if you were hired on or after April 1, 2010 and wish to add an adult child to your coverage, please contact the MI HR Service Center for additional information on eligibility.

If you and your spouse are both covered by State Sponsored Health Plans (retiree or active, including State Sponsored HMO options) you may:

- Maintain separate coverage through your individual plans.
- Enroll in one plan, with one of you listed as a dependent.

If you choose to maintain separate coverage, your child(ren) can only be listed as a dependent on one plan, not both. This applies even if you are divorced.

## Dual Eligibility

## Dependent Exclusions

You cannot claim a dependent on your coverage if he or she is:

- In the Armed Forces. Individuals who are called to active military duty are eligible for coverage under TRICARE, effective the date of active duty orders.
- Already covered on another State of Michigan health plan. No person can be covered on more than one State of Michigan health plan. If you choose to maintain separate coverage, your child(ren) can only be listed on one plan, not both. This applies even if you are divorced.

Incapacitated children are those who are unable to earn a living because of mental retardation or physical disability and must depend on their parents for support and maintenance. If your enrolled dependent is deemed an incapacitated child, the coverage for this child will continue beyond age 19 as long as:

- He or she became incapacitated before age 19,
- Documentation verifying the child's condition was provided to the insurance carrier prior to the child becoming 19,
- The child continues to be incapacitated, and
- Your coverage does not terminate for any other reason.

## Continuing Coverage for Incapacitated Children

## Canceling Dependent or Adult Child Coverage

You must immediately notify the MI HR Service Center to cancel your dependent or adult child coverage when he or she no longer meets the definition of an eligible dependent or adult child. Ex-spouses are not eligible and must be removed from coverage effective the date of the divorce.

# Required Documentation for Dependents and Adult Children

The documents listed below can be used to prove dependent or adult child eligibility for insurance coverage. **Copies** of the documentation must be mailed or faxed to the MI HR Service Center by October 1, 2010 as they will not be returned to you.

## A. Required Documentation for Dependents (Health, Dental, and Vision Coverage)

Specific Circumstance	Required Documentation
Spouse	Copy of marriage certificate*
Biological child	Copy of an official birth certificate (not hospital birth certificate)*
Legally adopted or pending adoption	Copy of adoption papers or sworn statement with the date of placement*
Legal guardianship	Copy of guardianship papers*
Dependent child has a baby	Copy of an official birth certificate (not hospital birth certificate)*
Foster child	Court document placing the child in the employee's home for foster care*
Step-child	Copy of an official birth certificate (not hospital birth certificate)* and a copy of the marriage certificate (if not previously provided to obtain spouse coverage). If dental and vision coverage is sought, a copy of the first and last pages of the most current divorce decree of the employee's spouse stamped by the court and any language verifying physical custody is also required.
Dependent student child aged 19 to 25	In addition to required documentation establishing the child relationship, a completed <a href="#">Verification of Dependent Eligibility (CS-1771) Form</a> * and a copy of school registration or other records proving school attendance.

## B. Required Documentation for Adult Children to Age 26 (Health Coverage Only)

Specific Circumstance	Required Documentation
Biological child	Copy of an official birth certificate (not hospital birth certificate)*
Step-child	Copy of an official birth certificate (not hospital birth certificate)* and a copy of a marriage certificate (if not previously provided to obtain spouse coverage)
Legally adopted or pending adoption	Copy of adoption papers or sworn statement with the date of placement*
Legal guardianship	Copy of guardianship papers*
In addition to the required documentation above, a signed <a href="#">Certification of Eligibility (CS-1823) Form</a> attesting that child does not have access to other employer-provided health insurance is required. <b>Note:</b> If you were hired on or after April 1, 2010, please contact the MI HR Service Center for additional information about eligibility for enrollment of adult children in the New Hire State Health Plan PPO or New Hire HMO offerings.	

## C. Required Documentation for Other Circumstances

Specific Circumstance	Required Documentation
Removing ex-spouse, dependent/step-child(ren) due to a divorce	Copy of the first and last page of the divorce decree stamped by the court*
Incapacitated dependent child	No documentation is required for children who have already been approved. Refer to page 4 if not approved.
Deleting dependent coverage due to death	Copy of death certificate*
Dependent life insurance coverage only	Copy of official birth certificate (not hospital birth certificate)*

\* Call the MI HR Service Center to add eligible dependents as soon as possible after a life event, but no later than 31 days of the life event. Do not wait until you have the official birth certificate, adoption order, etc. For more information, please see the Benefits Summary Brochure online at [www.michigan.gov/employeebenefits](http://www.michigan.gov/employeebenefits)

If you have any questions on documentation requirements, contact the MI HR Service Center at: Toll-free (877) 766-6447, Lansing area (517) 335-0529, or dial 711 for Michigan Relay Center.

[www.michigan.gov/employeebenefits](http://www.michigan.gov/employeebenefits)